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Abstract
The purpose of this research is to determine and compare economic assimilation of Indian and Chinese immigrants over time in the United States. On the one hand, because both groups come from fast growing developing countries in Asia, they could follow the same career path and face the same income disparity in the United States with natives. On the other hand, Indian immigrants have a higher level of English proficiency than Chinese immigrants do, so Indians might have an advantage over Chinese immigrants in terms of assimilation with natives. Based on data from IPUMS CPS (1995, 2000, 2005 & 2010), this paper applies the regression methodology, theories of assimilation and human capital, age earnings profile and the theoretical correlation between language proficiency and economic assimilation of immigrants. The study follows cohorts of Indian and Chinese immigrants in 1995, 2000, 2005 and 2010. It is designed to re-examine and expand the conclusions of previous studies and explain similarities and difference in economic assimilation for these two immigrant groups.

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I. INTRODUCTION

People have been immigrating from India and China to the United States for many generations and the immigrants from these countries have been contributing to the United States' economic development tremendously. After the Luce–Celler Act of 1946, an increase in immigration of Indians to the United States occurred as well as other to other big Indian communities in United Kingdom, Singapore, and Malaysia. The major Chinese immigration trend occurred after the enactment of the Immigration and Nationality Act Amendments in 1965, when Chinese immigrants with skills or high educational attainment immigrated to the United States. Both Indian and Chinese immigrants and their descendants are active in a broad range of job fields including science, technology, business, media, government, and politics. As of 2008, Indians and Chinese had the highest educational attainment level and median personal income of any racial demographic in the country (Walt, Proctor, & Smith, 2008).

Nevertheless, mass media reports and studies show that Asian Americans are paid up to twenty-nine percent less than equally qualified natives (Min, 2006, Debusmann, 2010). Borjas (2009) states that most of the highly educated immigrants are able to assimilate economically into the United States labor market and are able to significantly contribute to the economy. Since both Indian and Chinese immigrants have a similar level of educational attainment distribution, according to IPUMS CPS statistics from 1994 to 2011, their economic assimilation should be similar in many ways. However, Vugt (2009) demonstrates that the common English language spoken by new immigrants from English speaking countries accelerates immigrants' assimilation with natives. Therefore, the economic assimilation models tend to be different for English-speaking immigrants and non-native speaking immigrants.

This issue is important because of the rapid increases in the number of Chinese and Indian immigrants, which has raised a greater concern about economic assimilation over time. According to United States Census Bureau (2010, 1980 & 1970), there are 2.8 million Indian Americans in 2010, which is approximately 7.2 times higher than the number in 1980. For the Chinese, there are 3.8 million Chinese Americans in 2010, which is almost 8.5 times more than forty years ago. Since an increase in immigrants may create a greater gap in income between the immigrants and the natives, this problem should be taken seriously and analyzed clearly to determine whether there is an income convergence and the different rates of economic assimilation for these two immigrant groups.

The purpose of this research is to determine and compare economic assimilation of Indian and Chinese immigrants over time in the United States. On the one hand, because both groups come from fast growing developing countries in Asia, they could follow the same career path and face the same income disparity in the United States with natives. On the other hand, Indian immigrants have a higher level of English proficiency than Chinese immigrants do, so Indians might have an advantage over Chinese immigrants in terms of assimilation with natives. Based on data from IPUMS CPS (1995, 2000, 2005 & 2010), this paper applies the regression methodology, theories of assimilation and human capital, age earnings profile and the theoretical correlation between language proficiency and economic assimilation of immigrants. The study follows cohorts of Indian and Chinese immigrants in 1995, 2000, 2005 and 2010. It is designed to re-examine and expand the conclusions of previous studies and explain similarities and difference in economic assimilation for these two immigrant groups.

II. THEORY & LITERATURE REVIEW

The research is based on assimilation theory and human capital theory. Assimilation is defined as a socio-political response to demographic multi-ethnicity that supports or promotes the assimilation of ethnic minorities into the dominant culture. Clark (2003) explains that assimilation theory is an acquisition of new customs and attitudes that occur spontaneously through the contact and communication between majority and minority groups. According to Waters and Jemenez (2005), core measurements of immigrant assimilation are socioeconomic status, spatial concentration, language assimilation, and intermarriage. After immigrants settle down in a new region, they tend to learn and imitate how natives act and think by improving their host country language, acquiring local human capital and becoming permanent citizens (Schaeffer, 2006).

Assimilation is a long-period process and the duration in the host country is statistically significant to the immigrants' economic assimilation (Beenstock, Chiswick, & Paltiel, 2010). In other words, the more time immigrants spend in a new country, the less their income disparity is compared to natives. By testing the immigrant assimilation hypothesis with longitudinal data, they suggest that immigrants who spend a long time in the host country have rapidly increasing earnings over the time and almost reach the income parity eventually.

Human capital expresses the unique set of abilities and acquired skills which each of us bring into the labor market (Borjas, 2005). Human capital theory emphasizes the impact of education on the income of minorities and therefore, claims that high levels of educational attainment increases the prospects for better wages and a more satisfying career (Barringer, Takeuchi, & Xenos, 1990). Moreover, a study by Barringer, Takeuchi and Xenos (1990) shows that education increase the rate of economic assimilation for Asian immigrants in the United States. Vigdor (2008) also states that an increase in the amount of education helps immigrants become more assimilated to the natives.

Age earnings profiles are used to describe an individual's earnings over his or her work life. Chiswick (1978) includes cross-sectional data in his research to sketch out the age-earnings profiles of immigrants and natives. The wage of immigrants is lower than that of natives at the initial point but increases at a faster rate and surpasses the natives' income at around the age of 35. Both the curves for immigrants and natives increase at first and reach their peak at the age range of 45 to 50, and then decrease to a somewhat lower point. The age earnings profiles indicate that upward mobility is a critical factor for immigrants and that their income tends to converge towards and then exceed native income. Nevertheless, Wu (2012) and Borjas (2009) suggest that the one year database in Chiswick's study is misleading because different cohorts and the year of arrival in the U.S. can be significantly different, thus causing huge biases. The adjusted age earnings profile shows the significance of the age for both immigrants and natives and is analyzed by including age and age squared variables from multiple years in the regression model (Wu, 2012).

Language proficiency is one of four major indicators in assimilation as stated in the previous literature (Waters & Jemenez, 2005). Bleakley and Chin (2010) demonstrate that English proficiency helps immigrants integrate economically into their new home. Their research also suggests that English proficiency raises wages and narrows the income gap between immigrants and the United States natives by analyzing the relationship of age at arrival, English proficiency and social assimilation among United States immigrants. In addition, Beenstock, Chiswick, and Paltiel (2010) research the effect of language proficiency on assimilation of immigrants and conclude that immigrants who can speak the local language fluently assimilate faster than those who cannot.

In summary, the theoretical model for this research consists of assimilation theory, human capital theory, age earnings profiles and theoretical correlation between language proficiency and economic assimilation of immigrants. Based on the theoretical model, this study explores whether Indian and Chinese immigrants' income converge to natives' and whether language proficiency affects immigrants in assimilating economically in a country after controlling for human capital factors.

It is hypothesized that:

1. Human capital has a significant influence on Indian and Chinese immigrant earnings.
2. Both Indian and Chinese immigrants would reach income parity with natives eventually due to their high educational attainment.
3. Indian immigrants would assimilate faster and sooner than Chinese immigrants at the economic level because they have a higher level of English proficiency than do Chinese immigrants.

III. EMPIRICAL RESEARCH DESIGN

A. Data

All the data in this research is based on the IPUMS CPS database. IPUMS CPS is a project dedicated to integrating and disseminating data from the Current Population Survey conducted by the U.S. Census Bureau and the Bureau of Labor Statistics. This paper uses data extracted every March from 1994 to 2011 due to the availability of data for Indian and Chinese immigrants.

This research follows the following three cohorts:

1. Native born individuals who had positive earnings and were in the age range of 25 to 50 during the 1995 survey year.
2. Indian born individuals who immigrated the U.S. prior to 1995, had positive earnings and were in the age range of 25 to 50 during the 1995 survey year.
3. Chinese born individuals who immigrated the U.S. prior to 1995, had positive earnings and were in the age range of 25 to 50 during the 1995 survey year.

The study compares the earnings among natives, Indian and Chinese immigrants based on the data in survey years 1995, 2000, 2005 and 2010. The same groups of cohorts are examined over time for the corresponding year. The descriptive statistics are applied to compare cohorts generally. They include mean values of earnings, ages and usual hours worked per week last year, percentages of each education attainment and being currently married, and the sample size for natives, Chinese and Indian cohorts at the survey year 1995 and 2010 (see Table 1).

B. Dependent variable

The variable Wage and Salary Income is each respondent's total pre-tax wage and salary income for the previous calendar year. Amounts are stated as they were reported to the interview. RealInc indicates each respondent's real wage and salary income adjusted for inflation using Consumer Price Index (CPI) adjustment factors based on a 2010 price level (see Table 2). LnRealInc is the natural log of RealInc and is used as the adjusted earnings in this study. The natural log of income is widely applied in different studies because the adjusted dependent variable has a clear and simple relationship with other independent variables in the regression. A one unit change for a given independent variable leads to a certain percentage change, approximately the same as its regression coefficient after being adjusted, in the dependent variable - income.

C. Independent variables

All variables and their detailed definitions are shown in Table 3 of Appendix.

Education attainment is the used to determine the highest degree of education an individual has completed. According to assimilation and human capital theory, it is an important factor in my research. The variable is recorded into a set of dummy variables:

* Bachelors
* Masters
* Professionals
* Doctors

The reference group for the education dummy variables is respondents who have high school degrees or under.

Age indicates each person's age at last birthday. It measures each respondent's life experience and working experience briefly. It is included in the regression as the estimate of the time in the labor market.

Uhrswork (usual hours worked per week last year) is used as a more accurate and specific indicator of working experience. It is the number of hours per week that respondents usually worked if they worked during the previous calendar year, including either working at a job at any time or doing "any temporary, part-time, or seasonal work even for a few days" during the previous year.

Indian and Chinese variables indicate the origin of immigrants and the reference group is natives. They show the impact of the difference between Indian and Chinese immigrants on the level of their earnings and their economic assimilation. The major difference between Indian and Chinese immigrants is that English is widely spoken and an official language in India and the United States but not in China. Since language proficiency is stated as a significant factor in determining economic assimilation in previous studies, these two variables are set as two dummy variables to roughly estimate the level of English proficiency.

Married variable gives each individual's current marital status, including whether the spouse was currently living in the same household. It is adjusted into a dummy variable, with the reference group of individuals that are not currently married.

D. Empirical Model

The empirical model of my research consists of two parts:

1. Descriptive statistics
2. OLS regression analysis

Descriptive statistics provides mean values of earnings, ages and usual hours worked per week last year, percentages of each education attainment and being currently married, and the sample size for three groups of cohorts at the survey year 1995 and 2010. It is presented and defined in Table 1 and 2, and used to compare variables that determine economic assimilation in this study.

Ordinary Least Squares (OLS) regression analysis estimates the unknown parameters in a linear regression. It is applied to determine whether each variable is statistically significant on the level of income of Indian and Chinese immigrants and natives. The OLS regression model is also used to compare rates of economic assimilation of Indian and Chinese immigrants.

The regression model is stated as following:

$$\text{LnRealWage} = ß0 + ß1(\text{Indian}) + ß2(\text{Chinese}) + ß3(\text{Bachelors}) + ß4(\text{Masters}) + ß5(\text{Professionals}) + ß6(\text{Doctors}) + ß7(\text{Age}) + ß8(\text{Uhrswork}) + ß9(\text{Married})$$

OLS regression analysis tests whether Indian and Chinese immigrants have an income convergence towards natives and whether Indian immigrants have a faster economic assimilation than Chinese immigrants with the following five steps:

Step 1: Run the regression with corresponding statistics from the database in 1995 and find out the coefficient of each independent variable. The data used are the combined set of statistics of natives, Indian immigrants and Chinese immigrants.

Step 2: Compare the signs of coefficients for Indian, ß1, and Chinese, ß2, to examine whether the group has reached the income parity with natives.

Step 3: Compare the coefficients of Indian and Chinese variables to determine whether their economic assimilation is different.

Step 4: Analyze the percentage of income difference between two immigrant groups and natives by taking the antilog of the coefficients for Indian and Chinese and subtracting 1. The analysis compares the economic assimilation of Indian and Chinese immigrants.

Step 5: Repeat the above steps for each of the remaining three selected survey years for 2000, 2005, and 2010.

The five-step analysis is applied to obtain and explain results. The regression model analyzes the similarity and differences of economic assimilation among Indian and Chinese immigrants while controlling for human capital factors. If the sign of either ß1 or ß2 is positive or zero, then the matching group of immigrants have reached income parity with the natives. Otherwise, the corresponding group has not reached economic assimilation yet. If the adjusted ß1, which means the percentage difference of real income based on the native level, is smaller than the adjusted ß2, it can be concluded that Indian immigrants have an advantage over Chinese immigrants in that survey year and that they assimilate faster than Chinese. In this case, language proficiency may be a factor that contributes to the phenomenon. Otherwise, Chinese immigrants have an advantage and assimilate faster so the hypothesis is not valid.

IV. RESULTS

Based on the descriptive statistics in Table 1, both Indian and Chinese immigrants have higher means of wage than natives. However, high percentages of advanced degrees indicate that they are more likely to get a college degree or above. Because these two groups of immigrants have more human capital on average, it is reasonable that they have higher income.

A. OLS Regression Analysis

Regression results from 1995 to 2010 for all three cohorts are shown in Table 3 in Appendix 1. In Table 3, almost all coefficients for independent variables are statistically significant except for Chinese and Indian variables in some years. Specifically, education attainment, age, usual hours worked per week and marital status are significant at the 1 percent level for every year researched. Being Chinese is significant at the one percent level in 1995, fiver percent level in 2000 and is not statistically significant in 2005 and 2010. Being Indian is not significant at all throughout the four years.

By controlling for human capital factors and comparing the coefficients for Chinese and Indian, I

find that Chinese immigrants do have a disadvantage for earnings in 1995, with a negative impact of -.214 for the natural log of their real wage. They are assimilating fast though, from the impact of -.214 in 1995 to -.010 in 2010. Although the coefficient of Chinese is still negative in 2010 it is extremely close to zero and is insignificant too. Based in this it can be concluded that Chinese immigrants reached income parity in 2010. For Indian immigrants there has been no income disparity since the initial year. In other words, they were already assimilated at the beginning of the study.

Being Indian is not significant at any level that suggests that their real wage does not vary significantly from native real wage. Based on the major difference between Indian and Chinese immigrants and the previous literature, one possible explanation for the different patterns between Chinese and Indian immigrants is that Indian immigrants' proficient English skills help them earn the same with natives in the U.S. labor market. There is an apparent assimilation for Chinese immigrants from 1995 to 2010 and the longer time they stay in the United States, the less their income gap is. It may be because they obtain and improve their English skills throughout the assimilation process.

Education attainment, usual hours worked per week, and being married are statistically significant at all levels. They also have positive effects on income for all natives and immigrants. Age is also significant at the 1 percent level and increases the income for age groups from 25 to 50 but have a slightly negative impact on the income of the age group from 50 to 65.

Because the coefficient does not accurately imply the percentage change in real income, all coefficients for Indian and Chinese variables are adjusted following Step 4. Figure 1(see Appendix) shows the impact of being Indian or Chinese immigrants in terms of percentage changes on their real income compared to natives. Chinese immigrants' earnings are almost twenty percent lower than those of natives but increase very fast, while Indian immigrants' earnings are approximately the same with those of natives.

V. CONCLUSIONS

The research examines whether there is an income gap in the beginning year and an income convergence in the final year for the selected cohorts of Indian and Chinese immigrants in the United States. Figure 1 is derived from adjusted coefficients for Indian and Chinese variables and proves the assimilation theory that Chinese and Indian immigrants do have an economic assimilation over the time from a lower wage level. Insignificant levels of being Indian and the different patterns of Indian and Chinese immigrants in Figure 1 are strongly supported by the fact that English proficiency facilitates and accelerates immigrants' assimilation. Education attainment being significant at all levels with a positive impact on income is explained by human capital theory. Higher degrees lead to higher income as well as assimilation for immigrants. The changes in coefficients of age match the age earnings profile that the increase in age positively affects earnings until around 45 to 50 years and then negatively affects earnings in a small amount.

All the results are consistent with findings in previous studies, and can be explained reasonably and logically by them. The research broadens the paper of Beenstock, Chiswick, & Paltiel (2010) which focuses on the assimilation of all kinds of immigrants in Israel, and the paper of Wu (2012) which focuses on the economic assimilation of Chinese immigrants in the United States. Results indicate the same conclusion that both of these articles present. This conclusion demonstrates that immigrants have a disadvantage at first but assimilate into the host country eventually.

My results regarding the impact that language proficiency has on economic assimilation are similar to the results in the studies of Bleakley and Chin (2010) and Beenstock, Chiswick, and Paltiel (2010). Their research concludes that language proficiency is significant in assimilation. This suggests that the different patterns of economic assimilation between Indian and Chinese immigrants, in this paper, may be explained by their different English proficiency levels.

The research papers of Barringer, Takeuchi, and Xenos (1990) and Vigdor (2008) have the same results, which indicate that high educational attainment increases the rate of economic assimilation for Asian immigrants. This paper narrows their researches down to two major Asian groups. Chiswick (1978) presents that age first increases income and then decreases it. The results in this paper match Chiswick's results regarding the relationship between age and income exactly. The research improves Chiswick's study (1978) by including multiple years of data to eliminate most biases proposed by Borjas (2009) and Wu (2012).

Human capital and age have a significant impact on Indian and Chinese immigrants' earnings.

Both immigrants would reach income parity with natives but Indian immigrants would assimilate faster. By applying cross-sectional data and following three groups of cohorts from 1995 to 2010, the analysis in this paper yields results that support the hypotheses. The most important findings of this study is that there is economic assimilation for Chinese immigrants; and that language proficiency plays a relatively important role in that assimilation.

Moreover, the study suggests that immigration policies should strive to attract immigrants with higher degrees and higher English proficiency. These immigrants can assimilate into the United States society faster and contribute to the economic development greater than the average level of natives and thus, such policies should be carried out continually. Besides, new policies should be implemented to assist new and highly educated immigrants to obtain or improve their English skills so that they can assimilate more easily and faster, and contribute sooner to the economy. Both of these policy implications are consistent with the conclusions and indications in Beenstock, Chiswick, and Paltiel's paper (2010) that argues that it is better for Israel to accept more highly educated immigrants and teach immigrants about more skills.

Finally, there are still some limitations in the study. Only four survey years are researched in the paper so the lack of sufficient data may cause biases in the regression results. Another limitation is caused by the bias about location because most Indian and Chinese immigrants in this study live in metropolitan areas, and their income tends to be higher than people who live in rural areas. Besides, there are many factors, other than language proficiency, which leads to the income parity between Indian immigrants and natives. Even though previous studies show that language proficiency is a significant factor, it might or might not be the reason that causes the difference in assimilation between Indian and Chinese immigrants. Future studies could be helpful by including more data and controlling for home locations and English proficiency levels of Chinese and Indian immigrants.

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VII. APPENDIX

Table 1: Descriptive Statistics for Three Cohorts Followed in 1995 and 2010						
Variable	1995 (Age 25 - 50)			2010 (Age 40-65)		
	Natives	Indians	Chinese	Natives	Indians	Chinese
Mean of Real Income	39303.36	54077.8	40466.47	52990.83	74865.51	67905.17
Percent HS	70.7%	25.8%	43.8%	65.0%	25.3%	40.7%
Percent Bachelors	20.2%	25.8%	23.5%	21.7%	27.8%	24.4%
Percent Masters	6.6%	27.2%	21.1%	9.7%	32.1%	21.5%
Percent Professionals	1.6%	12.6%	2.4%	1.8%	6.9%	2.7%
Percent Doctors	.9%	8.6%	9.2%	1.7%	7.9%	10.7%
Mean of Age	37.10	36.32	37.95	50.36	49.64	49.64
Mean of Hrs Worked	40.90	43.94	40.00	40.50	39.97	40.51
Percent Married	69.1%	84.1%	82.5%	72.4%	91.0%	84.1%
Total	39895	151	251	40100	277	410
Source: IPUMS CPS (1995&2010)						

Table 2: CPI Data Used for Each Survey Year	
Survey Year	CPI
1995	152.4
2000	172.2
2005	195.3
2010	218.1

Table 3: Variables, Definitions and Expected Signs		
Variable	Description	Expected Sign
Dependent		
LnRealInc	Natural log of real wage and salary income	
Independent		
Country of Origin Indian	0=Non-Indian immigrants or natives 1= Indian Immigrants	Unknown
Chinese	0=Non-Chinese immigrants or natives 1= Chinese Immigrants	Unknown
Educational Attainment Bachelors	0=No Bachelor's degree 1 = Bachelor's degree	Positive
Masters	0=No Master's degree 1 = Master's degree	

Table 3: Variables, Definitions and Expected Signs		
Professionals	0=No Professional School degree 1 = Professional School degree	
Doctors	0= No Doctorate degree 1 = Doctorate degree	
Age	A person's age at last birthday	
Uhrswork	Usual hours worked per week (last year)	
Marital Status Married	0=Not currently married 1= Curently married	

Table 4: Regression Results for Natives, Indian and Chinese Immigrants (t-Statistics in Parentheses)				
Variables	1995	2000	2005	2010
(Constant)	7.594*** (275.319)	8.083*** (248.002)	8.347*** (282.311)	8.587*** (235.224)
Chinese	-.214*** (-3.930)	-.137** (-2.381)	-.048 (-1.243)	-0.10 (-.237)
Indian	-.043 (-.613)	0.043 (.591)	.005 (.109)	.011 (.214)
Bachelors	.435*** (40.220)	.426*** (37.139)	.419*** (45.006)	.435*** (41.8008)
Masters	.575*** (33.217)	.548*** (31.574)	.584*** (43.981)	.567*** (39.599)
Professionals	.595*** (17.424)	.728*** (19.922)	.969*** (34.199)	1.033*** (32.711)
Doctors	.613*** (14.032)	.697*** (17.051)	.777*** (25.575)	.858*** (27.397)
Age	.015*** (24.769)	.007*** (11.281)	.002*** (3.120)	-.003*** (-4.950)
Uhrswork	.045*** (115.258)	.043*** (99.881)	.042*** (122.357)	.042*** (109.523)
Married	.123*** (13.089)	.132*** (13.173)	.180*** (21.087)	.182*** (19.372)
Adjusted R Square	.319	.296	.312	.317
Sample Size	40297	34281	49341	40787

***Significant at the 1 percent level
**Significant at the 5 percent level
*Significant at the 10 percent level
t-Statistics are reported in parentheses

Figure 1: Percentage Difference of Real Income for Indian and Chinese Immigrants Compared to Natives